

**DEPARTMENT OF REAL ESTATE  
COMPOSITE REPORT  
OF  
MORTGAGE LOAN/TRUST DEED ANNUAL REPORTS**

Number of Reporting Brokers:	1993 - 376	1997 - 235	2001 - 300
	1994 - 329	1998 - 266	2002 - 300
	1995 - 290	1999 - 265	2003 - 304
	1996 - 272	2000 - 284	2004 - 316

\* Number Reporting Multi-Lender:

1999 - 139
2000 - 146
2001 - 159
2002 - 164
2003 - 163
2004 - 161

		<u>Article 7 Loans</u>	<u>Other Loans</u>
<b>I. LOANS ORIGINATED AS AGENT</b>			
(Section 10131(d))			
<b>A. Total Loans</b>			
	1993	3,132	54,052
	1994	2,284	33,431
	1995	2,026	15,330
	1996	1,535	11,571
	1997	584	7,451
	1998	520	9,786
	1999	511	11,407
	2000	554	10,602
	2001	488	9,904
	2002	424	13,718
	2003	302	14,868
	2004	216	16,153
 Aggregate Principal Amount	1993	\$40,516,729	\$7,527,402,859
	1994	\$30,676,716	\$4,662,875,657
	1995	\$31,199,913	\$2,209,872,953
	1996	\$24,887,818	\$1,278,603,031
	1997	\$8,969,571	\$965,696,691
	1998	\$8,208,229	\$1,453,015,738
	1999	\$8,317,746	\$2,061,484,817
	2000	\$8,899,425	\$1,973,990,575
	2001	\$8,295,235	\$1,926,499,358
	2002	\$7,174,984	\$3,130,092,119
	2003	\$5,997,036	\$3,457,580,377
	2004	\$4,289,182	\$4,587,143,212
 Commissions Received	1993	\$4,837,766	\$167,350,067
	1994	\$3,589,242	\$88,822,171
	1995	\$3,250,122	\$67,744,345
	1996	\$2,307,159	\$53,459,831
	1997	\$795,133	\$39,611,565
	1998	\$779,846	\$51,571,204
	1999	\$666,906	\$64,309,429
	2000	\$603,253	\$70,033,962
	2001	\$639,063	\$69,631,284
	2002	\$598,433	\$97,149,222
	2003	\$355,866	\$134,040,886

	2004	\$251,535 Article 7 <u>Loans</u>	\$156,197,092 Other <u>Loans</u>
B. Multiple Lender Loans (Fractionalized)			
	1993	317	4,503
	1994	360	4,220
	1995	248	3,482
	1996	133	3,004
	1997	85	2,724
	1998	45	2,854
	1999	17	3,539
	2000	44	3,730
	2001	22	3,519
	2002	20	4,256
	2003	5	4,665
	2004	6	5,190
Aggregate Principal Amount	1993	\$5,158,646	\$561,526,615
	1994	\$5,683,719	\$542,902,046
	1995	\$4,102,618	\$398,442,275
	1996	\$2,311,010	\$436,685,539
	1997	\$1,633,437	\$413,803,408
	1998	\$723,025	\$533,881,421
	1999	\$326,700	\$735,332,229
	2000	\$1,014,200	\$841,479,360
	2001	\$586,501	\$870,325,882
	2002	\$486,000	\$1,297,253,852
	2003	\$147,894	\$1,588,861,463
	2004	\$105,000	\$2,197,966,789
* Total Number of Investors	1999	38	11,538
	2000	81	12,436
	2001	48	10,946
	2002	61	14,389
	2003	11	14,532
	2004	18	15,624
C. Loans to Refinance Loans Previously Negotiated by Reporting Broker or Affiliate			
	1993	310	2,167
	1994	254	1,488
	1995	241	1,003
	1996	98	867
	1997	45	486
	1998	27	636
	1999	24	381
	2000	15	424
	2001	23	375
	2002	33	602
	2003	5	451
	2004	4	752
Aggregate Principal Amount	1993	\$4,636,329	\$242,162,556
	1994	\$3,493,970	\$158,723,490
	1995	\$3,424,306	\$92,677,448
	1996	\$1,614,511	\$93,826,506

1997	\$731,350	\$72,265,571
1998	\$516,004	\$147,382,280
	Article 7 Loans	Other Loans
1999	\$447,850	\$70,349,694
2000	\$296,200	\$90,869,488
2001	\$394,251	\$102,793,907
2002	\$563,850	\$185,013,396
2003	\$85,300	\$179,184,496
2004	\$99,500	\$198,955,404

D. Balloon Payment and  
Interest-Only Loans

1993	651	8,313
1994	534	7,572
1995	275	6,402
1996	222	6,204
1997	166	5,031
1998	213	5,925
1999	281	7,203
2000	395	7,854
2001	333	6,902
2002	250	8,523
2003	123	8,704
2004	86	9,995

Aggregate Principal  
Amount (at maturity)

1993	\$10,032,361	\$821,196,574
1994	\$8,120,927	\$795,628,177
1995	\$4,144,323	\$772,239,127
1996	\$3,229,830	\$737,656,224
1997	\$2,832,975	\$693,710,307
1998	\$3,476,331	\$818,946,295
1999	\$4,258,813	\$1,301,778,150
2000	\$6,587,478	\$1,462,076,714
2001	\$6,040,723	\$1,361,707,212
2002	\$4,370,620	\$1,882,607,746
2003	\$2,655,382	\$2,300,940,125
2004	\$1,794,729	\$4,286,577,638

II. LOANS ORIGINATED AS PRINCIPAL (FUNDED BY BROKER)  
FOR RESALE (Section 10131.1)

A. Total Loans

1993	1,752	50,302
1994	1,751	42,373
1995	1,383	3,990
1996	1,022	3,870
1997	260	1,743
1998	417	2,963
1999	261	3,933
2000	153	4,366
2001	157	4,028
2002	42	2,342
2003	46	2,368
2004	22	2,663

Aggregate Principal

1993	\$23,663,664	\$6,528,024,240
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	1994	\$23,583,076	\$5,397,648,308
	1995	\$18,231,932	\$339,450,848
	1996	\$14,454,763	\$363,474,119
		<u>Article 7</u>	<u>Other</u>
		<u>Loans</u>	<u>Loans</u>
	1997	\$3,356,018	\$254,118,462
	1998	\$5,382,034	\$477,072,674
	1999	\$3,338,902	\$669,966,107
	2000	\$1,987,967	\$814,548,241
	2001	\$1,932,324	\$813,011,551
	2002	\$693,846	\$378,775,999
	2003	\$552,976	\$463,436,721
	2004	\$337,018	\$620,859,005
Loan Origination or Other	1993	\$2,205,130	\$81,114,242
Fees in Lieu of Commission	1994	\$2,046,550	\$56,482,231
	1995	\$1,608,343	\$18,340,628
	1996	\$1,285,294	\$18,669,368
	1997	\$191,570	\$10,948,689
	1998	\$344,307	\$11,401,286
	1999	\$201,334	\$20,489,645
	2000	\$144,630	\$24,389,899
	2001	\$119,941	\$26,513,667
	2002	\$57,794	\$15,364,820
	2003	\$28,457	\$15,478,813
	2004	\$15,036	\$21,123,260
B. Loans to Refinance Loans			
Previously Negotiated by Reporting			
Broker or Affiliate			
	1993	105	3,559
	1994	92	384
	1995	13	198
	1996	10	265
	1997	34	126
	1998	32	447
	1999	20	520
	2000	11	489
	2001	7	641
	2002	4	66
	2003	0	102
	2004	1	73
Aggregate Principal Amount	1993	\$1,672,349	\$471,010,356
	1994	\$1,299,406	\$55,474,333
	1995	\$177,800	\$40,122,228
	1996	\$127,300	\$33,503,608
	1997	\$478,195	\$35,185,274
	1998	\$584,560	\$80,364,365
	1999	\$295,228	\$82,912,120
	2000	\$177,111	\$128,409,200
	2001	\$111,200	\$148,728,010
	2002	\$98,000	\$16,577,250
	2003	0	\$25,404,495
	2004	\$30,000	\$18,456,205

C. Balloon Payment and  
Interest-Only Loans

1993	445	5,896
1994	211	3,579
	Article 7 Loans	Other Loans
1995	46	1,283
1996	86	1,401
1997	48	1,114
1998	38	1,488
1999	81	1,950
2000	65	1,837
2001	123	1,160
2002	17	1,837
2003	29	1,750
2004	6	1,900

Aggregate Principal Amount  
(at maturity)

1993	\$6,573,374	\$687,128,253
1994	\$3,081,903	\$452,952,818
1995	\$727,866	\$156,090,079
1996	\$1,222,464	\$183,053,950
1997	\$871,468	\$190,109,318
1998	\$501,755	\$173,163,678
1999	\$1,020,987	\$378,238,445
2000	\$836,831	\$445,528,740
2001	\$1,370,897	\$321,438,730
2002	\$302,797	\$301,131,293
2003	\$373,499	\$344,888,890
2004	\$74,303	\$454,093,530

D. Principal (Broker Funded)  
Loans Resold

1. Single Purchaser

a. Number

1993	1,456	41,665
1994	1,220	34,544
1995	864	1,269
1996	484	1,480
1997	186	645
1998	324	1,916
1999	198	2,280
2000	107	3,025
2001	60	3,209
2002	18	742
2003	16	932
2004	17	1,009

b. Aggregate Selling  
Price

1993	\$18,300,969	\$5,408,877,513
1994	\$14,017,995	\$4,414,045,616
1995	\$8,673,530	\$82,568,984
1996	\$5,232,556	\$112,141,532
1997	\$2,225,387	\$72,648,462
1998	\$4,024,062	\$379,945,439
1999	\$2,490,658	\$429,009,817
2000	\$1,444,653	\$519,979,202
2001	\$948,002	\$643,007,092

2002	\$256,935	\$116,691,136
2003	\$252,184	\$146,321,183
2004	\$275,648	\$197,185,260

		Article 7 <u>Loans</u>	Other <u>Loans</u>
2. Multiple Purchasers (Fractionalized)			
a. Number			
	1993	41	929
	1994	43	913
	1995	25	646
	1996	54	720
	1997	34	693
	1998	22	863
	1999	17	1,016
	2000	16	1,021
	2001	26	678
	2002	10	851
	2003	0	776
	2004	0	887
b. Aggregate Selling Price			
	1993	\$773,723	\$147,750,514
	1994	\$541,736	\$168,259,624
	1995	\$394,578	\$110,564,348
	1996	\$935,971	\$116,791,795
	1997	\$680,385	\$145,041,584
	1998	\$359,450	\$160,191,618
	1999	\$268,409	\$168,214,220
	2000	\$219,000	\$228,479,003
	2001	\$311,650	\$152,109,025
	2002	\$175,900	\$181,180,967
	2003	0	\$237,982,684
	2004	0	\$301,614,767

### III. COSTS AND EXPENSES CHARGED TO BORROWERS IN ORIGINATED LOAN TRANSACTIONS

Total	1993	\$3,240,963	\$93,520,110
	1994	\$2,362,295	\$54,562,226
	1995	\$4,342,546	\$39,622,089
	1996	\$2,511,622	\$47,061,137
	1997	\$450,564	\$24,539,661
	1998	\$651,529	\$38,989,956
	1999	\$436,445	\$50,490,254
	2000	\$460,141	\$46,188,040
	2001	\$393,427	\$38,770,707
	2002	\$351,512	\$49,891,557
	2003	\$149,630	\$67,262,864
	2004	\$112,686	\$84,101,785
Retained by Broker or Affiliate for Services			
	1993	\$1,693,381	\$41,192,203
	1994	\$1,332,404	\$26,791,169
	1995	\$3,804,789	\$25,318,399
	1996	\$2,203,582	\$31,109,025

1997	\$248,615	\$8,581,603
1998	\$230,429	\$14,265,084
1999	\$189,601	\$19,125,633
2000	\$248,424	\$20,273,548
2001	\$211,298	\$15,902,807
2002	\$184,536	\$21,549,426
	Article 7 <u>Loans</u>	Other <u>Loans</u>
2003	\$80,729	\$24,098,026
2004	\$67,937	\$35,931,325

All Loans/Sales

IV. LOANS FOR BROKER'S USE OR BENEFIT  
(Section 10231.2)

1993	343
1994	325
1995	31
1996	19
1997	27
1998	34
1999	69
2000	47
2001	19
2002	62
2003	37
2004	58

\* Number of Fractionalized Loans

1999	35
2000	8
2001	4
2002	1
2003	4
2004	0

Aggregate Amount Borrowed

1993	\$15,017,111
1994	\$13,862,841
1995	\$1,800,895
1996	\$1,436,243
1997	\$1,519,724
1998	\$2,334,767
1999	\$12,989,861
2000	\$28,835,489
2001	\$2,106,500
2002	\$8,677,877
2003	\$10,831,750
2004	\$10,552,250

V. SALES OF NOTES AS AGENT  
(Section 10131(e))

Total Loans

1993	1,015
1994	1,247
1995	611
1996	485
1997	396
1998	525

1999	542
2000	594
2001	421
2002	527
2003	807
2004	1,153

All Loans/Sales

Selling Price (Total Loans)	1993	\$69,111,118
	1994	\$83,987,784
	1995	\$38,797,437
	1996	\$65,966,801
	1997	\$70,311,577
	1998	\$58,795,575
	1999	\$85,180,758
	2000	\$96,478,648
	2001	\$119,981,471
	2002	\$140,954,090
	2003	\$178,384,898
	2004	\$263,821,751

Commissions Received (Total Loans)	1993	\$1,945,080
	1994	\$2,409,330
	1995	\$1,297,233
	1996	\$1,212,453
	1997	\$919,570
	1998	\$1,676,094
	1999	\$1,670,866
	2000	\$2,053,135
	2001	\$1,744,908
	2002	\$1,816,846
	2003	\$3,513,027
	2004	\$4,712,865

* Number (Multi-Lender)	1999	71
	2000	66
	2001	99
	2002	86
	2003	172
	2004	404

* Number of Investors	1999	219
	2000	233
	2001	389
	2002	255
	2003	327
	2004	1,057

* Selling Price (Multi-Lender)	1999	\$7,904,052
	2000	\$14,451,576
	2001	\$18,051,368
	2002	\$16,456,377
	2003	\$36,204,302
	2004	\$109,630,311

* Commissions Received (Multi-Lender)	1999	\$244,548
	2000	\$286,229
	2001	\$599,234



2002	\$466,777
2003	\$513,146
2004	\$896,630

VI. REALES AS PRINCIPAL OF NOTES PURCHASED BY BROKER  
(Section 10131.1)

Number (Total)	1993	225
	1994	174
		<u>All Loans/Sales</u>
	1995	180
	1996	330
	1997	230
	1998	329
	1999	231
	2000	105
	2001	95
	2002	45
	2003	202
	2004	349

Aggregate Purchase Price (Total)	1993	\$14,114,432
	1994	\$17,330,868
	1995	\$19,887,453
	1996	\$31,414,913
	1997	\$28,585,992
	1998	\$15,549,569
	1999	\$27,173,093
	2000	\$22,081,554
	2001	\$34,793,618
	2002	\$12,135,243
	2003	\$32,568,564
	2004	\$84,987,601

Aggregate Resale Price (Total)	1993	\$14,799,218
	1994	\$17,595,868
	1995	\$19,912,821
	1996	\$32,101,267
	1997	\$28,762,584
	1998	\$15,555,077
	1999	\$27,443,133
	2000	\$22,091,379
	2001	\$34,991,834
	2002	\$12,308,244
	2003	\$32,347,641
	2004	\$85,089,235

* Number (Multi-Lender)	1999	132
	2000	62
	2001	48
	2002	20
	2003	174
	2004	304

* Number of Investors	1999	584
	2000	270
	2001	263
	2002	77

	2003	423
	2004	1,323
* Selling Price (Multi-Lender)	1999	\$14,974,836
	2000	\$10,934,255
	2001	\$7,807,195
	2002	\$6,855,554
		<u>All Loans/Sales</u>
	2003	\$26,410,985
	2004	\$73,153,491
* Commissions Received (Multi-Lender)	1999	\$72,958
	2000	\$373,355
	2001	\$317,062
	2002	\$212,735
	2003	\$320,554
	2004	\$614,238

VII. SALES OF REAL PROPERTY SALES (RPS) CONTRACTS  
AS AGENT OR PRINCIPAL (Sections 10131(c) and 10131.1)

Number	1993	53
	1994	225
	1995	74
	1996	40
	1997	84
	1998	27
	1999	89
	2000	164
	2001	101
	2002	40
	2003	60
	2004	89
Aggregate Selling Price	1993	\$12,043,813
	1994	\$23,700,420
	1995	\$12,815,630
	1996	\$5,711,850
	1997	\$13,736,785
	1998	\$4,737,102
	1999	\$17,899,490
	2000	\$48,203,168
	2001	\$23,386,813
	2002	\$13,486,791
	2003	\$23,308,800
	2004	\$37,821,345

VIII. NOTE AND RPS CONTRACT SERVICING

A. Number Serviced by Broker or Affiliate	1993	150,249
	1994	189,216
	1995	116,746
	1996	122,146
	1997	111,602
	1998	100,514
	1999	95,010

	2000	106,774
	2001	99,059
	2002	90,178
	2003	75,478
	2004	67,246
* Number of Fractionalized Loans Serviced	1999	14,994
	2000	15,769
	2001	17,024
	2002	17,334
		<u>All Loans/Sales</u>
	2003	17,750
	2004	19,118
B. Total \$ Amount Payments	1993	No Data
	1994	\$2,645,330,898
	1995	\$1,874,641,411
	1996	\$2,066,185,285
	1997	\$1,593,971,561
	1998	\$1,939,924,303
	1999	\$2,362,939,422
	2000	\$2,564,278,632
	2001	\$2,946,945,951
	2002	\$3,288,438,212
	2003	\$3,563,191,654
	2004	\$3,958,871,954
* \$ Amount of Fractionalized Payments	1999	\$958,996,074
	2000	\$1,081,828,484
	2001	\$1,182,327,328
	2002	\$1,470,288,191
	2003	\$1,847,699,125
	2004	\$2,325,060,834
C. Total \$ Amount of Loans Serviced	1993	No Data
	1994	\$10,969,860,974
	1995	\$6,338,915,941
	1996	\$7,323,474,102
	1997	\$5,358,573,265
	1998	\$5,810,875,242
	1999	\$6,511,909,321
	2000	\$7,973,597,736
	2001	\$7,656,581,079
	2002	\$7,189,779,277
	2003	\$7,381,963,790
	2004	\$8,571,214,176
* \$ Amount of Fractionalized Loans Serviced	1999	\$1,757,274,594
	2000	\$2,376,180,746
	2001	\$2,570,465,761
	2002	\$3,038,285,255
	2003	\$3,612,511,288
	2004	\$4,453,268,591
D. Late Charges		
1. Total Late Charges Paid	1993	\$9,499,242
	1994	\$9,955,811

1995	\$8,286,669
1996	\$8,114,639
1997	\$5,823,610
1998	\$6,532,131
1999	\$6,693,079
2000	\$8,092,119
2001	\$8,563,572
2002	\$9,140,077
2003	\$10,525,338
2004	\$10,576,680

All Loans/Sales

2. Retained by Broker or Affiliate	1993	\$6,162,432
	1994	\$6,351,374
	1995	\$5,014,006
	1996	\$5,181,695
	1997	\$3,167,595
	1998	\$3,526,816
	1999	\$3,559,885
	2000	\$4,224,201
	2001	\$4,237,750
	2002	\$4,224,356
	2003	\$4,832,940
	2004	\$5,146,834
E. Prepayment Penalties		
1. Number Prepaid	1993	33,513
	1994	16,684
	1995	7,735
	1996	8,711
	1997	3,921
	1998	4,861
	1999	7,316
	2000	6,247
	2001	6,054
	2002	7,637
	2003	8,167
	2004	9,707
2. Total Paid by Borrowers	1993	\$14,634,078
	1994	\$12,968,286
	1995	\$8,832,233
	1996	\$9,913,442
	1997	\$2,074,043
	1998	\$2,463,171
	1999	\$1,904,039
	2000	\$1,743,979
	2001	\$2,409,028
	2002	\$3,093,437
	2003	\$3,079,911
	2004	\$6,512,200
3. Retained by Broker or Affiliate	1993	No Data
	1994	\$2,834,234
	1995	\$2,989,976
	1996	\$3,386,735
	1997	\$849,886
	1998	\$1,027,019
	1999	\$617,885

	2000	\$682,329
	2001	\$685,336
	2002	\$811,137
	2003	\$1,029,193
	2004	\$1,898,789
F. Total Other Charges of Broker or Affiliate for Servicing	1993	\$24,517,130
	1994	\$25,105,198
	1995	\$21,137,628
	1996	\$24,212,940
	1997	\$10,525,783
	1998	\$12,439,144
	<u>All Loans/Sales</u>	
	1999	\$14,819,515
	2000	\$22,299,453
	2001	\$26,585,113
	2002	\$32,127,980
	2003	\$34,030,465
	2004	\$38,817,811
G. Notices of Default Filed	1993	10,188
	1994	8,585
	1995	6,429
	1996	5,275
	1997	2,573
	1998	2,541
	1999	2,011
	2000	1,821
	2001	1,987
	2002	2,033
	2003	1,750
	2004	1,700
H. Trustee's Sales, Judicial Sales or Deeds in Lieu of Foreclosure Recorded	1993	2,264
	1994	2,556
	1995	1,782
	1996	1,345
	1997	857
	1998	785
	1999	660
	2000	416
	2001	306
	2002	351
	2003	262
	2004	175

\* New category as of 1999